

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MISSOURI
EASTERN DIVISION**

In The Matter Of:)	
)	
Colleen E. Vitale,)	Case Number: 20-40251-399
fka Colleen E. Daniels,)	
)	
Debtor.)	Chapter 7
)	
Ditech Financial LLC,)	
)	Motion No. 10
Movant,)	
)	
vs.)	Hearing Date: April 8, 2020
)	Hearing Time: 2:00 PM
Colleen E. Vitale)	Objection Deadline: April 1, 2020
and Tracy A. Brown, Trustee,)	
)	
Respondents.)	
)	

ORDER ON MOTION FOR RELIEF FROM STAY

The Motion for Relief from the Automatic Stay, filed by Ditech Financial LLC having been filed, and upon consideration of the pleadings and the record as a whole, the Court finds and concludes that the Movant has a security interest in the following motor vehicle: **VIN: 12567E: 1998 Dutch, MFRGHM.**

The Court further finds and concludes that there is no equity in this motor vehicle for the benefit of the bankruptcy estate; that Movant has not been afforded adequate protection for its interest and that said property is not necessary for an effective reorganization. It is therefore,


ORDERED that the Motion for Relief from Stay is hereby **GRANTED BY DEFAULT** in that the stay provided for by Section 362 of Title 11, United States Code, is terminated to permit the Movant, or its successors and assigns to repossess its security interest in the herein described motor vehicle and to pursue its remedies in

accordance with the security agreement and state law including obtaining possession of the motor vehicle. It is further

ORDERED that relief from the automatic stay is granted to Movant, or its successors and assigns effective immediately and that relief from the automatic stay is not stayed for fourteen (14) days pursuant to Rule 4001. It is further

ORDERED that Movant's alternative request to dismiss this bankruptcy case be and it hereby is **DENIED as moot**. All further relief prayed for by Movant is hereby **DENIED**.

DATED: April 2, 2020
St. Louis, Missouri
snm



Barry S. Schermer
United States Bankruptcy Judge

Order Prepared and Submitted by:
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